

In re:  
Ozell A. Ghaffaar  
Debtor

Case No. 16-15008-elf  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Jul 28, 2021

User: admin  
Form ID: 138NEW

Page 1 of 3  
Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 30, 2021:

Recip ID	Recipient Name and Address
db	+ Ozell A. Ghaffaar, 624 Felton Avenue, Sharon Hill, PA 19079-2308
13760073	Aqua PA, 752 W. Lancaster Ave, Clifton Heights, PA 19018
13760074	Arcadia Recovery, POB 70256, Philadelphia, PA 19176-0256
13760076	+ Chase Auto, PO Box 15298, Wilmington, DE 19850-5298
13760078	Convergent, 800 SW 39th St., Pacific, WA 98047
13760079	+ Crozer-Keystone Health Systems, P.O. Box 9800, Pompano Beach, FL 33075-0800
13775688	FedLoan Servicing, POB 69184, Harrisburg, PA 17106-9184
13760080	+ Financial Recoveries, 200 East Park Dr. Suite 100, PO Box 1388, Mount Laurel, NJ 08054-7388
13760081	+ HAN Emergency Physicians, POB 8500-13973, Philadelphia, PA 19178-0001
13775693	+ IC System, 444 Highway 96 East, PO Box 64378, Saint Paul, MN 55164-0378
13760084	+ PECO Bankruptcy Collections, 2301 Market Street, N3-1, Philadelphia, PA 19103-1338
13760086	+ PENN Medicine, UPHS Physicians, POB 824406, Philadelphia, PA 19182-4406
13760085	+ Penn Dental Medicine, 240 S. 40th Street, Philadelphia, PA 19104-6030
13760088	Philadelphia Parking Authority, POB 597, Baltimore, MD 21203-0597
13760089	Police & Fire Federal Credit Union, 901 Arch Street, Philadelphia, PA 19107-2495
13760090	+ Sherri Zhang, MD, Brandywine Two, 5 Christy Dr., Suite 102, Chadds Ford, PA 19317-9667
13838023	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
13775702	+ University of Phoenix, c/o FBCS, Inc., 330 S. Warminster Rd., Suite 353, Hatboro, PA 19040-3433
13972086	# Wells Fargo Bank, N.A., Default Document Processing, Mac# N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-7700
13782516	# Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-7700
13760093	+ Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335
13775706	+ Xerox State & Local, PO Box 41819, Philadelphia, PA 19101-1819

TOTAL: 22

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jul 28 2021 23:26:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 28 2021 23:25:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcyntices@usdoj.gov	Jul 28 2021 23:26:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
cr	Email/PDF: rmscedi@recoverycorp.com	Jul 28 2021 23:35:33	The Bureaus, Inc., c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605

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13760072	Email/Text: bankruptcy@acacceptance.com	Jul 28 2021 23:26:00	American Credit Acceptance, POB 204531, Dallas, TX 75320-4531
13783956	+ Email/Text: bankruptcy@acacceptance.com	Jul 28 2021 23:26:00	American Credit Acceptance, 961 E. Main Street, Spartanburg, SC 29302-2185
13760077	Email/Text: megan.harper@phila.gov	Jul 28 2021 23:26:00	City of Philadelphia, Law Department, Enforcement Div., 1515 Arch Street, 15th Fl., Philadelphia, PA 19102-1508
13760075	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jul 28 2021 23:35:11	Capital One, P.O. Box 85617, Richmond, VA 23276-0001
13775683	Email/Text: G06041@att.com	Jul 28 2021 23:26:00	Directv, PO Box 11732, Newark, NJ 07101-4732
13838552	Email/Text: G06041@att.com	Jul 28 2021 23:26:00	Directv, LLC, by American InfoSource LP as agent, PO Box 5008, Carol Stream, IL 60197-5008
13775684	+ Email/Text: bankruptcynotices@dcicollect.com	Jul 28 2021 23:26:00	Diversified Consultants, 10550 Deerwood Park Blvd. 309, Jacksonville, FL 32256-2805
13775686	+ Email/Text: bknotice@ercbpo.com	Jul 28 2021 23:26:00	Enhanced Recovery Company, PO Box 57547, Jacksonville, FL 32241-7547
13775692	+ Email/Text: HWIBankruptcy@hunterwarfield.com	Jul 28 2021 23:26:00	HSN Flexpay Dept., c/o Hunter Warfield, 4620 Woodland Corporate Blvd., Tampa, FL 33614-2415
14055101	Email/Text: JCAP_BNC_Notices@jcap.com	Jul 28 2021 23:26:00	JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302
13781971	Email/Text: bk.notifications@jpmchase.com	Jul 28 2021 23:25:00	JPMorgan Chase Bank N.A., National Bankruptcy Department, P.O.Box 29505 AZ1-1191, Phoenix, AZ 85038-9505
13760083	Email/Text: bknotice@prgmail.com	Jul 28 2021 23:26:00	Paragon Revenue Group, 216 LE Phillip Ct., Concord, NC 28025-2954
13793091	+ Email/Text: bankruptcy@philapark.org	Jul 28 2021 23:26:00	Philadelphia Parking Authority, 701 Market Street Suite 5400, Philadelphia, PA 19106-2895
13796990	Email/PDF: rmscedi@recoverycorp.com	Jul 28 2021 23:35:25	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
13760091	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Jul 28 2021 23:25:00	Verizon, PO Box 28000, Lehigh Valley, PA 18002-8000
13760092	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Jul 28 2021 23:25:00	Verizon Wireless, POB 26055, Minneapolis, MN 55426-0055

TOTAL: 20

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
13775685		Eastern Account System I, 75 Glen Rd Suite 110, Sandy Hook
cr	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court., Jefferson Capital Systems LLC, PO Box 7999, St Cloud, MN 56302-9617
13775674	*+	Alpha Recovery Corp., 5660 Greenwood Plaza, Suite 101, Englewood, CO 80111-2417
13775675	*	American Credit Acceptance, POB 204531, Dallas, TX 75320-4531
13775676	*	Aqua PA, 752 W. Lancaster Ave, Clifton Heights, PA 19018
13775677	*	Arcadia Recovery, POB 70256, Philadelphia, PA 19176-0256
13775680	*P++	CITY OF PHILADELPHIA LAW DEPARTMENT, MUNICIPAL SERVICES BUILDING, 1401 JOHN F KENNEDY BLVD 5TH FLOOR, PHILADELPHIA PA 19102-1617, address filed with court., City of Philadelphia, Law Department, Enforcement Div., 1515 Arch Street, 15th Fl., Philadelphia, PA 19102-1508
13775678	*	Capital One, P.O. Box 85617, Richmond, VA 23276-0001
13775679	*+	Chase Auto, PO Box 15298, Wilmington, DE 19850-5298
13775681	*	Convergent, 800 SW 39th St., Pacific, WA 98047

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13775682	*+	Crozer-Keystone Health Systems, P.O. Box 9800, Pompano Beach, FL 33075-0800
13775687	*+	Enhanced Recovery Company, PO Box 57547, Jacksonville, FL 32241-7547
13775689	*+	Financial Recoveries, 200 East Park Dr. Suite 100, PO Box 1388, Mount Laurel, NJ 08054-7388
13760082	*+	HAN Emergency Physicians, POB 8500-13973, Philadelphia, PA 19178-0001
13775690	*+	HAN Emergency Physicians, POB 8500-13973, Philadelphia, PA 19178-0001
13775691	*+	HAN Emergency Physicians, POB 8500-13973, Philadelphia, PA 19178-0001
13775695	*+	PECO Bankruptcy Collections, 2301 Market Street, N3-1, Philadelphia, PA 19103-1338
13760087	*+	PENN Medicine, UPHS Physicians, POB 824406, Philadelphia, PA 19182-4406
13775697	*+	PENN Medicine, UPHS Physicians, POB 824406, Philadelphia, PA 19182-4406
13775698	*+	PENN Medicine, UPHS Physicians, POB 824406, Philadelphia, PA 19182-4406
13775694	*	Paragon Revenue Group, 216 LE Phillip Ct., Concord, NC 28025-2954
13775696	*+	Penn Dental Medicine, 240 S. 40th Street, Philadelphia, PA 19104-6030
13775699	*	Philadelphia Parking Authority, POB 597, Baltimore, MD 21203-0597
13775700	*	Police & Fire Federal Credit Union, 901 Arch Street, Philadelphia, PA 19107-2495
13775701	*+	Sherri Zhang, MD, Brandywine Two, 5 Christy Dr., Suite 102, Chadds Ford, PA 19317-9667
13775703	*+	Verizon, PO Box 28000, Lehigh Valley, PA 18002-8000
13775704	*+	Verizon Wireless, POB 26055, Minneapolis, MN 55426-0055
13775705	*+	Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335
13760071	##+	Alpha Recovery Corp., 5660 Greenwood Plaza, Suite 101, Englewood, CO 80111-2417

TOTAL: 1 Undeliverable, 27 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 30, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 28, 2021 at the address(es) listed below:**

Name	Email Address
JILL MANUEL-COUGHILIN	on behalf of Creditor WELLS FARGO BANK N.A. bankruptcy@powerskirn.com
LEROY W. ETHERIDGE, JR.	on behalf of Trustee WILLIAM C. MILLER Esq. ecfemails@ph13trustee.com, philaecf@gmail.com
THOMAS I. PULEO	on behalf of Creditor JPMORGAN CHASE BANK N.A. tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq.	ecfemails@ph13trustee.com philaecf@gmail.com
ZACHARY PERLICK	on behalf of Debtor Ozell A. Ghaffaar Perlick@verizon.net pireland1@verizon.net

TOTAL: 6

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

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In Re: Ozell A. Ghaffaar  
Debtor(s)

Bankruptcy No: 16-15008-elf  
Chapter: 13

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**NOTICE OF DEADLINES**

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.

☒ 2. Any objection to the Final Report and Account pursuant to Federal Rule 5009, must be filed **within 30 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

☐ 3. Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing **within 14 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

4. All objections must be filed with the Clerk at the following address:

900 Market Street  
Suite 400  
Philadelphia, PA 19107

5. In the absence of any objection, the Court may approve the Trustee's Final Report and Account and enter the Order of Discharge.

For The Court  
Timothy B. McGrath  
Clerk of Court

Dated: 7/28/21